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硕士学位论文

# 我国非现金支付工具发展现状及问题研究

A Study on Development and Problems of  
China's Non-cash Payment Instruments

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## 摘 要

改革开放以来我国金融业不断向前发展，票据和银行卡等非现金支付工具以其便捷高效等优势逐渐渗透到我国社会生产生活的各个领域，并逐步取代传统现金支付结算方式。2010 年我国由现金完成支付结算的消费品类零售份额仅占 22.3%，我国已开始逐渐步入非现金支付时代。然而非现金支付工具运用越广泛，其问题出现后的传播扩散速度也越快，对社会的影响也越深远，因此如何全面认识非现金支付工具发展过程中出现的问题，并对其加以防范和控制，直接关系到整个社会的结算资金安全性以及效率，关系到非现金支付工具能否在社会结算中发挥其应有的作用，关系到我国的经济金融稳定大局。

本文系统研究了我国各个时期的非现金支付工具发展历程，结合大量数据分析发展现状，并在此基础上对非现金支付工具发展过程中出现的问题进行了分析研究，包括安全性问题、价格机制问题、银行卡在消费领域作用发挥不足问题、商业汇票发展结构不均衡、银行卡在消费领域作用发挥不足以及银行汇票业务金额和业务量双降问题。由于在分析研究过程中坚持了理论分析与实践相结合，因此实践性强是本文一大特点。

在非现金支付工具发展存在的几个问题中，本文着重研究了安全性问题和价格机制问题。对于安全性问题，本文按照银行卡和票据支付工具的结构对问题进行了因素分析；对于价格机制问题，本文研究了目前我国非现金支付工具的价格机制，并指出银行卡交易由于具有双边市场特征和网络外部性特征，使得银行卡交易定价较为复杂，本文深入剖析了银行卡交易定价中存在的问题。

对于票据安全性问题，从健全票据业务管理办法、加强银行票务人员操作培训和加快票据电子化进程等方面提出对策建议；对于银行卡安全性问题，从推进银行卡 EMV 迁移、健全银行内部控制制度设计、提高持卡人安全用卡意识和加快银行卡法律制度建设，以及加强风险控制等方面提出对策建议；对于价格机制问题，从完善公示及披露价格信息的角度，分别

对政府指导价和商业银行支付服务自主定价存在的问题提出对策建议；对于商业汇票发展结构不均衡问题，从建立商业承兑汇票支付信用评价体系、建立有效违约惩戒机制和提高商业承兑汇票流动性等方面提出了对策建议；对于银行卡在消费领域作用发挥不足问题，提出健全银行卡风险控制机制、改善银行卡受理环境和完善信用卡业务规则的对策建议；对于银行汇票业务金额和业务量双降问题，指出是由于非现金支付工具相互间有一定替代性所致。

**关键词：**非现金支付工具；票据；银行卡



## Abstract

Since the reform and opening up, china's financial sector have developed more than before. Bill payment and bank card have gradually penetrated into all spheres of our social, because of their efficiency and other advantages. Non-cash payment instruments are gradually replacing the traditional use of cash. China's retail sales of consumer goods completed by the use of cash instruments accounted for 22.3% in 2010. This indicates that China has basically entered the era of non-cash payment. The use of non-cash payment instruments more extensive, their problems spread faster, and the impact on society is more far-reaching. So how to understand and how to prevent the problems in the development process of non-cash payment instruments, are directly related to the safety and efficiency of the settlement funds, also are directly related to whether non-cash payment instruments can play its due role in social settlement.

This paper systematically studied the various periods in the development process of China's non-cash payment instruments. Analysis of the development status is based on a large amount of data. On this basis, the problems of non-cash payment instruments were analyzed, including the security issues, the price mechanism, the problem of bank card's inadequate role to play in the consumer area and non-equilibrium development structure of commercial draft. Strong practicality is a major characteristic of this paper, because the theoretical analysis were combined with practice.

In these problems which existing in the development of non-cash payment instruments, this paper focuses on security issues and the price mechanism. For security issues, causes of security problem had been analyzed. For the price mechanism, China's non-cash payment instruments of this mechanism had been analyzed, such as bank card transaction pricing mechanism. Bank card pricing has a bilateral market characteristics and the network externality. So the pricing of bank

card is very complicated. The problem of Bank card pricing had been analyzed deeply.

Last but not least, ideas and suggestions to solve these problems have been put forward. I hope the contents of this paper can provide a reference for regulatory authorities to build a modern payment system.

**Key words:** Non-cash payment instruments; Draft; Bank card

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